

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	Examiner: Paul W. Shumate
Gyan P. Sinha et al.)	Group Art Unit: 3693
Application No.: 10/661,211)	Confirmation No.: 7189
Filing Date: September 12, 2003)	Attorney Docket No.: 14846-96
Title: METHOD AND SYSTEM FOR)	
ESTIMATING A BUCKET)	
TRANSITION DISTRIBUTION OF ONE)	
OR MORE BONDS AND FOR)	
EVALUATING CREDIT RISK OF)	
COLLATERIZED DEBT)	
OBLIGATIONS)	

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Commissioner for Patents
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Amendment

Sir:

The following remarks, taken together with the claim amendments listed herein, are provided in response to the Final Office Action communication dated October 27, 2009, wherein the period for response expires on January 27, 2010. Accordingly, this response is considered timely filed.

Applicants submit herewith a Request for Continued Examination pursuant to 37 C.F.R. 1.114 ("RCE"). Applicants authorize payment of the fees associated with the RCE and any additional fees deemed necessary for entry of this Response to Deposit Account 50-1358, via the U.S. Patent and Trademark Office e-filing system (EFS-Web).

Applicants respectfully submit herewith for consideration the following listed amendment parts, which are detailed in this paper pursuant to the requirements prescribed under 37 C.F.R. §1.121:

AMENDMENT TO THE CLAIMS, beginning on page 2 of this paper; and

REMARKS, beginning on page 12 of this paper.